

LIST OF CURRENT CLAIMS

1. (Currently Amended) A system for performing a transaction presupposing the use of a portable data carrier carrying transaction data which are accessed within the transaction, the system comprising:

a node computer connected with a plurality of terminals via a terminal network, the node computer having stored therein functionality data for providing a terminal with at least one functionality for performing a requested transaction;

each of said terminals having ~~[[an]]~~ a reading apparatus for accessing a portable data carrier and being configured to receive functionality data for further configuring the terminal to perform a requested transaction;

said terminals being configured to receive a request for performing a requested transaction~~[[,]]~~ and to identify a type of the requested transaction ~~and check whether the terminal is configured to perform the requested transaction type;~~

said terminals being configured to make a determination ~~[[if]]~~ that the terminal is not configured to perform the requested transaction type, ~~and based on a determination that the terminal is not configured to perform the requested transaction;~~

said terminals being configured to request functionality data from said node computer by forming a start sequence, encrypting the start sequence and transmitting ~~[[a]]~~ the start sequence to the node computer, the start sequence comprising requested transaction information and card data read by said reading apparatus from ~~the~~ a portable data carrier ~~and requested transaction information,;~~

said node computer being configured to receive said start sequence, decrypt said start sequence, and transmit requested functionality data to said terminals;

said terminals being configured ~~and~~ to receive the requested functionality data via the terminal network~~[[,]]~~;

wherein the requested functionality data further configures the terminal to perform the requested transaction type, and

the terminal is configured to perform the requested transaction in interaction between the node computer and the terminal while accessing a portable data carrier, the terminal and the node computer each performing partial steps of the transaction.

2. (Previously Presented) A system according to claim 1, wherein at least one transaction is performed in interaction between a terminal and said node computer.

3. (Previously Presented) A system according to claim 1, wherein the terminal is configured to cause transfer of the functionality data for setting up the functionality for performing the transaction.

4. (Previously Presented) A system according to claim 3, wherein the terminal is configured to cause transmission of the functionality data following the occurrence of a predetermined event in the terminal.

5. (Previously Presented) A system according to claim 3, wherein the terminal is configured to cause transmission of the functionality data following the triggering of a certain transaction in the terminal.

6. (Currently Amended) A system according to claim 1, wherein the node computer is connected via a background network with at least one central processing unit configured to be conditionally included in processing a transaction.

7. (Previously Presented) A system according to claim 6, wherein the node computer is configured to call data from said at least one central processing unit.

8. (Previously Presented) A system according to claim 1, wherein the node computer has a cipherbox which processes information for encrypting and decrypting data traffic effected with the terminal.

9. (Currently Amended) A terminal for performing a transaction demanding a functionality not available on the terminal and including access to transaction specific data stored on a portable data carrier, the terminal comprising

a processor unit,

a storage device connected therewith for receiving data which set up the functionality of the processor unit,

means for triggering a transaction, and

an interface for connection with a node computer via a terminal network,

[[an]] a reading apparatus for reading a portable data carrier,

wherein the processor unit is configured to, ~~when the terminal is accessed for performing a requested transaction,~~ communicate with the portable data carrier to identify a type of transaction to be performed and to make a determination whether the terminal is configured to perform the type of transaction requested,

~~wherein the processor unit is configured to receive functionality data for further configuring the processor unit to perform a requested transaction, and~~

wherein the processor unit is configured to, ~~when the terminal is determined to be not configured to perform the type of transaction requested,~~ request functionality data from the node computer by sending forming a start sequence, encrypting the start sequence and transmitting the start sequence to the node computer, the start sequence comprising card data read by the reading apparatus from [[the]] a portable data carrier and requested transaction information, and

wherein the processor unit is configured to receive functionality data from the node computer which further configures the processor unit for performing the type of transaction requested, and

wherein the terminal is configured to perform the transaction in interaction with a node computer, the terminal and the node computer each performing partial steps of the transaction, and the terminal is configured to access a portable data carrier in order to take information required for performing the transaction therefrom.

10. (Currently Amended) A terminal according to claim 9, wherein the terminal ~~requests~~ is configured to request the functionality data for setting up the functionality from the node computer following the occurrence of a predetermined event.

11. (Previously Presented) A terminal according to claim 10, wherein the predetermined event is a triggering of a transaction whose performance requires a functionality which is not completely present in the storage device.

12. (Previously Presented) A terminal according to claim 9, further comprising a security box which contains information for encrypting and decrypting the traffic effected with the node computer.

13. (Previously Presented) A terminal according to claim 9, wherein the means for triggering a transaction include a keyboard and a display.

14. (Cancelled)

15. (Previously Presented) A terminal according to claim 9, wherein the start sequence further comprises information for identifying the terminal to the node computer.

16. (Previously Presented) A terminal according to claim 9, wherein operationally necessary elements of said processor unit or storage device are formed at least partly on a portable data carrier.

17. (Previously Presented) A terminal according to claim 15, wherein said start sequence further comprises information about the type of transaction.

18. (Previously Presented) A terminal according to claim 9, wherein when a transaction has been triggered the processing unit executes all program instructions for the transaction already present in the form of data and executable in the storage device and adds resulting temporary results to said start sequence.

19. (Currently Amended) A method for performing a transaction including access to transaction specific data stored on a portable data carrier using a terminal connected via a terminal network with a node computer,

the transaction to be performed demanding a functionality not available on the terminal,

the transaction being triggered by means of the terminal,

the method comprising the steps of:

reading transaction specific data from a portable data carrier,

identifying the a type of transaction to be performed according to said transaction specific data of said portable data card and making a determination whether the terminal is configured to perform the transaction,

creating a start sequence designating the transaction to be performed ~~and indicating based on said determination whether the terminal requires data for setting up the functionality of the terminal to perform the transaction~~, the start sequence comprising card data read from the portable data carrier and requested transaction information,

including in the start sequence an indication based on said determination whether the terminal requires functionality data to perform the transaction,

the start sequence being transmitted encrypting the start sequence and transmitting the start sequence from the terminal to the node computer, and

the node computer receiving and decrypting the start sequence and transmitting functionality data required for performing the transaction in the terminal ~~then being transmitted by the node computer~~ to the terminal,

wherein the node computer is involved in performing the transaction, the transaction being performed in interaction between the terminal and the node computer.

20. (Previously Presented) A method according to claim 19, wherein when a transaction has been triggered the terminal makes a determination whether data already stored in the terminal permit the transaction to be performed and conditionally performs the transaction based on the determination.

21. (Currently Amended) A method for operating a terminal suitable for performing a transaction and connected via a terminal network with a node computer involved in performing the transaction, at least one functionality being required for performing a transaction,

the method comprising the steps of:

monitoring the terminal for occurrence of a predetermined event,

reading card data from a portable data carrier,

forming a start sequence, encrypting the start sequence, and transmitting [[a]] the start sequence from the terminal to the node computer upon occurrence of a predetermined event, the start sequence designating at least one type of transaction the terminal is not configured for performing, the start sequence comprising card data read from the portable data carrier and requested transaction information, and

receiving functionality data stored and transmitted by said node computer for configuring a terminal with at least one functionality for performing a requested transaction such that the terminal is configured by said functionality data for performing the requested type of transaction.

22. (Previously Presented) The system according to claim 1, wherein said terminal is configured to store said functionality data received from said node computer for future use.

23. (Previously Presented) The terminal according to claim 9, wherein said processor unit is configured to store said functionality data received from said node computer in said storage device for future use.

24. (Previously Presented) The method according to claim 19, further comprising the step of storing said functionality data in said terminal for future use.

25. (Previously Presented) The method according to claim 21, further comprising the step of storing said functionality data in said terminal for future use.